

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DEB

OFFICE OF THE UNITED STATES TRUSTEE  
DISTRICT OF MARYLAND  
MONTHLY OPERATING REPORT - CHAPTER 11  
INDIVIDUAL DEBTORS

☐ Check if this is an  
amended report.

## COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from: 4-1-21 to 4-30-21

**THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH**

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

## REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 Bank Statements for All Bank Accounts open during any day during the period  
(remember to redact all but the last four digits of bank account number)

## QUESTIONNAIRE

Please answer the questions below for the month being reported:

1. Did you deposit all receipts into your DIP account this month?

1a. If no, explain. \_\_\_\_\_

2. Are all insurance policies current and in effect?

2a. If no, explain.\*\* \_\_\_\_\_

3. Have all post petition taxes been timely filed and paid, including quarterly estimated taxes, if applicable?

3a. If no, explain.\*\* \_\_\_\_\_

4. Did you pay all your bills on time this month?

5. Did you borrow money from anyone or has anyone made any payments on your behalf?

5a. If yes, why?\*\* \_\_\_\_\_

6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?

7. Do you have any bank accounts open other than the DIP account?

7a. If yes, when will they be closed? \_\_\_\_\_

\*\*If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.

**I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.**

Executed on: 5/18/21

Signature (Debtor):

Print name:

Signature (Co-Debtor):

Print name:



DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DEBFor Period from: 4-1-21 to 4-30-21**CASH FLOW SUMMARY (SEE NOTE A)**

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. Beginning Cash Balance \$ 45,196.52 (1) A

## 2. Cash Receipts

Wages \$ \_\_\_\_\_

Sole Proprietorship Revenues \_\_\_\_\_

Draws from owned entities other than Sole Prop \_\_\_\_\_

Rental Income 745 \_\_\_\_\_

Other Social Security 3394.20 \_\_\_\_\_

Other \_\_\_\_\_

Total Cash Receipts for the month \$ 4139.20 0.00 B

## 3. Cash Disbursements

Primary residence: Rent or home mortgage payment \$ 7450 \_\_\_\_\_

Utilities and Communication related Expenses 1,143.58 \_\_\_\_\_

Home maintenance (repairs/upkeep/association dues) 954 \_\_\_\_\_

Food / Groceries / Housekeeping supplies 720 \_\_\_\_\_

Restaurants/Entertainment/Recreation 74 \_\_\_\_\_

Clothing / Laundry / Personal Care 208.82 \_\_\_\_\_

Charitable and Religious Contributions 0 \_\_\_\_\_

Insurance payments 159.76 \_\_\_\_\_

Installment payments (including car payments) \_\_\_\_\_

Transportation related (gas, parking, tolls) 169.07 \_\_\_\_\_

Alimony, maintenance, support of others \_\_\_\_\_

Legal / Professional Fees / U.S. Trustee Fees 325 \_\_\_\_\_

Sole Proprietorship Expenses \_\_\_\_\_

Rental Property related: mortgages / expenses / repairs \_\_\_\_\_

Other Medical 696.28 \_\_\_\_\_

Other IRS 3,000 \_\_\_\_\_

Other Dentist 176 \_\_\_\_\_

Other \_\_\_\_\_

Miscellaneous 1138.14 \_\_\_\_\_

Total Cash Disbursements for the month \$ 16,214.65 0.00 C

4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements) (B - C) (-12,075.45) 0.00 D5. Ending Cash Balance (A + D) \$ 33,121.07 0.00 E**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	<u>16,214.65</u> 0.00
Add: Any amounts paid on behalf of the debtor by others	<u>0</u>
<b>Disbursements for U.S. Trustee Fee Calculation</b>	<u>16,214.65</u> 0.00

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Current month beginning cash balance should equal the previous month's ending balance.

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DEBTOR: Joseph G GorskiCase Number: 19-11500-DEB**A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD**

Period ending:	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank: <u>Sandy Spring Bank</u>	<u>5206</u>			
Last four digits of account	<u>5206</u>			
Purpose of Acct (Personal or Business)	<u>Personal</u>			
Type of account (Checking or Savings)	<u>Checking</u>			
Balance per Bank Statement at End of the Period	<u>9569.60</u>			
TOTAL OF ALL ACCOUNTS AT END OF PERIOD	<u>9569.60</u>		<u>0.00</u>	

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open during any point in time during the period, whether it is a prepetition account or a DIP account.

**B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)**

Are post petition mortgage payments current?

No

☐

Yes

☒

Do you have other past due post petition bills?

No

☒

Yes

☐

If yes, how much do you owe, including past due mortgage payments?

\$

*(Please attach a list of the creditors and amounts owed)***C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)**

Does anyone owe you any money?

No

☒

Yes

☐

If yes, how much is owed to you?

\$

*(Please attach a list of the purpose and amounts owed)***D. UNUSUAL ITEMS**

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.




DEBTOR: Joseph G GorskiCASE #: 19-11500-DEB**CASH RECEIPTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 4-1-21 to 4-30-21  
(attach additional sheets as necessary)

Bank Name Sandy Spring BankLast four digits of account number 5206

A. For each counter deposit made during the period, record the following information:

Date	Payer	Description	Amount
4/29/21	Lindsay	Rent	745.00

B. For direct deposits to your account which identify the source of the deposit, just record the grand total of all of these deposits.

3394.20

C. Deduct transfers between accounts made to this account included in Section A or B above.

0**Total Cash Receipts**

4,139.20  
\$ 0.00

This total should agree with Page 2



DEBTOR:

Joseph & Gorski

CASE #:

19-11500-DEB**CASH DISBURSEMENTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 4-1-21 to 4-30-21  
(attach additional sheets as necessary)

Bank Name

Sandy Spring Bank

Last four digits of account number

5206

A. For all checks written, record the detail of each showing the following information:

Date	Check No.	Payee	Description (Purpose)	Amount
4/1/21	310	IRS	Tax	2,000
4/5/21	313	IRS	tax	3600
4/6	307	McNamee Moser	Attorney	1500
4/8	311	SUNTRUST	2nd Mortgage	350
4/9	312	Bank of America	Mortgage	7100
4/12	314	Medstar	Medical	288
4/13	315	IRS	Tax	1,000
4/27	319	US Trustee	fee	325
4/28	318	BGE	utilities	329.99
4/19	316	Nationwide	Insurance	128.16

B. For direct debits to your account which identify the who is being paid, just record the grand total of all of these withdrawals

3,185.02

C. Deduct transfers between accounts made to this account included in Section A or B above.

0

**Total Cash Disbursements**

This total should agree with Page 2

\$ 19,806.19 0.00



# RECEIPTS AND DISBURSEMENTS RECAP

Debtor: Joseph E Gorski

Case #: 19-11500-DEB

Date Case was filed: 2-5-2019

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date. It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

**NOTE: These amounts are directly obtained from Page 2 of the associated MOR.**

Year: 2020

	Receipts	Disb	Net	
Jan	17,249	14,594	2,655	0
Feb	27,052	12,395	14,655	0
Mar	11,851	18,734	(-7,087)	0
Apr	14,451	13,803	642	0
May	13,503	18,294	(-4,791)	0
Jun	12,070	11,455	615	0
Jul	10,182	15,254	(-5,072)	0
Aug	19,182	18,067	1,115	0
Sep	19,182	18,067	1,115	0
Oct	41,613	37,732	3,891	0
Nov	10,943	17,622	(-6,679)	0
Dec	12,288	10,296	1,992	0

TOTAL	209,567	0	206,303	0	3,264	0
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Year: 2021

	Receipts-2	Disb-2	Net-2	
	10,880	24,232	(-13,352)	0
	27,500	18,829	8,671	0
	15,257	18,108	(-2,851)	0
	4,139	16,214	(-12,075)	0
				0
				0
				0
				0
				0
				0
				0

	0	0	0
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# Sandy Spring Bank

From here. For here.

Last statement: March 31, 2021  
This statement: April 30, 2021  
Total days in statement period: 30

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XX-XXXX52-06  
(0)

\*\*\*\*\*AUTO\*\*SCH 5-DIGIT 21403  
14691 0.7880 AV 0.398 51 7231

Direct inquiries to:  
800-399-5919

JOSEPH G GORSKI  
DEBTOR IN POSSESSION CASE 19-11500-DER  
400 FERRY POINT RD  
ANNAPOLIS MD 21403-1306

Sandy Spring Bank  
17801 Georgia Ave  
Olney MD 20832

## My Free Banking

Account number	XX-XXXX52-06
Low balance	\$5,973.13
Average balance	\$11,284.06

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
03-31	Beginning balance			\$25,355.57
04-01	Check 310		-2,000.00	23,355.57
04-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 SQ *ROBERT ENELOW Washingto DC XXXXXXXXXXXX7393 SEQ # 200924359113		-192.86	23,162.71
04-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303791 FORREST DRIVE CITGO 43 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 000161733242		-51.10	23,111.61
04-05	Check 313		-3,600.00	19,511.61
04-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 D J*WALL-ST-JOURNAL 800-568-7 MA XXXXXXXXXXXX7393 SEQ # 200200910857		-47.69	19,463.92
04-06	Check 307		-1,500.00	17,963.92
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 TBE*BRADFORDREWARDS 877-518-2 IL XXXXXXXXXXXX7393 SEQ # 200361915348		-14.95	17,948.97
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75337001 Chesapeake Pipe & Ciga Anapols MD XXXXXXXXXXXX7393 SEQ # 300002513135		-74.13	17,874.84
04-07	Debit Card Purchase POS PURCHASE TERMINAL 08094689 NNT AAA CCITR 8800 000 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 109764011458		-29.39	17,845.45





# Sandy Spring Bank

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JOSEPH G GORSKI  
April 30, 2021

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Date	Description	Additions	Subtractions	Balance
04-08	Check 311		-350.00	17,495.45
04-09	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 COMCAST 800-COMCA MD XXXXXXXXXXXX7393 SEQ # 200992018064		-568.90	16,926.55
04-09	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 TMOBILE*POSTPAID IVR 800-937-8 WA XXXXXXXXXXXX7393 SEQ # 200920896384		-245.19	16,681.36
04-09	Check 312		-7,100.00	9,581.36
04-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303791 FORREST DRIVE CITGO 43 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 001170746779		-65.40	9,515.96
04-12	Check 314		-288.00	9,227.96
04-13	' Debit Card Purchase POS PURCHASE TERMINAL 05831305 ARIA DENTAL OF ANNAPOL ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 510506		-176.00	9,051.96
04-13	Check 315		-1,000.00	8,051.96
04-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 AUTOGRAPH HOTEL ALEXAN ALEXANDRI VA XXXXXXXXXXXX7393 SEQ # 200204590052		-440.01	7,611.95
04-14	' Debit Card Purchase POS PURCHASE TERMINAL 10619002 WHOLEFDS ASI 102 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 110400210240		-92.54	7,519.41
04-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75337001 Chesapeake Pipe & Ciga Anapols MD XXXXXXXXXXXX7393 SEQ # 300002764554		-71.53	7,447.88
04-19	' Debit Card Purchase POS PURCHASE TERMINAL 0013 GIANT FOOD INC #167 94 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 895134		-69.43	7,378.45
04-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432861 Amazon Prime*MI4PR8KG3 Amzn.com/ WA XXXXXXXXXXXX7393 SEQ # 200592722270		-13.77	7,364.68
04-19	' Debit Card Purchase POS PURCHASE TERMINAL D0470452 MACY'S 047 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 110800002140		-208.82	7,155.86
04-19	' Debit Card Purchase POS PURCHASE TERMINAL 0003 GIANT FOOD INC #194 23 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 976987		-17.56	7,138.30





# Sandy Spring Bank

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JOSEPH G GORSKI  
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Date	Description	Additions	Subtractions	Balance
04-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247801 BAY RIDGE WINE & SPIRI ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 002333118070		-70.08	7,068.22
04-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55436871 ARLINGTON METER PARKIN ARLINGTON VA XXXXXXXXXXXX7393 SEQ # 731110722806		-2.55	7,065.67
04-22	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303791 FORREST DRIVE CITGO 43 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 002529698593		-52.57	7,013.10
04-22	' Debit Card Purchase POS PURCHASE TERMINAL 30422519 CVS/PHARM 04225--975 B ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 556363		-29.99	6,983.11
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247801 BAY RIDGE WINE & SPIRI ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 002690057866		-74.12	6,908.99
04-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418231 ANC*ANCESTRY DNA 800-26237 UT XXXXXXXXXXXX7393 SEQ # 119598909993		-108.95	6,800.04
04-26	' Debit Card Purchase POS PURCHASE TERMINAL 09490T41 WALGREENS 3106 SOLOMON EDGEWATER MD XXXXXXXXXXXX7393 SEQ # 637863		-373.75	6,426.29
04-26	' Electronified Check NATIONWIDE MUTUA CHECKPAYMT 210426 0316		-128.16	6,298.13
04-27	Check 319		-325.00	5,973.13
04-28	' ACH Credit SSA TREAS 310 XXSOC SEC 210428	3,394.20		9,367.33
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 0016 GIANT FOOD INC #167 94 ANNAPOLIS MD XXXXXXXXXXXX7393 SEQ # 861825		-93.74	9,273.59
04-28	Check 318		-329.99	8,943.60
04-29	' Deposit	745.00		9,688.60
04-30	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55506291 CALYX FLOWERS, INC. 207272357 ME XXXXXXXXXXXX7393 SEQ # 200881400370		-119.00	9,569.60
04-30	<b>Ending totals</b>	<b>4,139.20</b>	<b>-19,925.17</b>	<b>\$9,569.60</b>





**Sandy Spring Bank**

From here. For here.

JOSEPH G GORSKI  
April 30, 2021

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### CHECKS

Number	Date	Amount	Number	Date	Amount
307	04-06	1,500.00	314	04-12	288.00
310 *	04-01	2,000.00	315	04-13	1,000.00
311	04-08	350.00	318 *	04-28	329.99
312	04-09	7,100.00	319	04-27	325.00
313	04-05	3,600.00	* Skip in check sequence		

### OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

***Thank you for banking with Sandy Spring Bank***